

CURRENCY CONVERSION AT THE TIME OF THE TRANSACTION WITH PAYMENT CARD
(The amount is temporarily blocked on the account when making a transaction*)

NAME OF THE SCHEME FOR CONVERSION	CONVERSION AT THE RATE OF THE PAYMENT SYSTEM	CONVERSION TO THE ACCOUNT CURRENCY AT THE BANK'S BLOCKING RATE
<p>THE ACCOUNT CURRENCY IS THE SAME AS THE TRANSACTION CURRENCY</p> <p>for example, the account currency is UAH, the transaction currency is GBP</p>	<ul style="list-style-type: none"> • for Visa - NOT applicable • for Mastercard - NOT applicable 	<ul style="list-style-type: none"> • for Visa - NOT applicable • for Mastercard - NOT applicable
<p>THE ACCOUNT CURRENCY IS DIFFERENT FROM THE TRANSACTION CURRENCY</p> <p>for example, the account currency is UAH, the transaction currency is EUR</p>	<ul style="list-style-type: none"> • for Visa Signature, Visa Platinum, Visa Classic - the amount of the transaction in EUR is converted into USD at the Visa exchange rate • for Mastercard World Elite - the amount of the transaction in EUR • is converted into UAH at the Mastercard rate • for Mastercard Platinum - NOT applicable 	<ul style="list-style-type: none"> • for Visa Signature, Visa Platinum, Visa Classic - the amount converted into USD is converted into UAH at the bank's blocking rate and blocked on the account • for Mastercard World Elite - the amount of the transaction converted into UAH is blocked on the account • for Mastercard Platinum - the amount of the transaction in EUR is converted into UAH at the bank's blocking rate and blocked on the account
<p>ВАЛЮТА РАХУНКУ ВІДРІЗНЯЄТЬСЯ ВІД ВАЛЮТИ ОПЕРАЦІЇ – ТРЕТЯ ВАЛЮТА наприклад, валюта рахунку UAH, валюта операції – британський фунт</p>	<ul style="list-style-type: none"> • for Visa Classic, Visa Platinum, Visa Signature - the amount of the transaction in GBP is converted to USD at the Visa exchange rate • for Mastercard World Elite - the amount of the transaction in GBP is converted to UAH at the Mastercard rate • for Mastercard Platinum - the amount of the transaction in GBP is converted to EUR at the Mastercard rate 	<ul style="list-style-type: none"> • for Visa Classic, Visa Platinum, Visa Signature - the amount converted into USD is converted into UAH at the bank's blocking rate and blocked on the account • for Mastercard World Elite - the amount of the transaction converted into UAH is blocked on the account • for Mastercard Platinum - the converted amount in EUR is converted into UAH at the Bank's blocking rate

CURRENCY CONVERSION WHEN DEBITING THE AMOUNT FROM THE ACCOUNT OF THE TRANSACTION MADE WITH A PAYMENT CARD

(The amount is actually debited from the account, approximately within 1-3 banking days after the transaction)

NAME OF THE SCHEME FOR CONVERSION	CONVERSION AT THE RATE OF THE PAYMENT SYSTEM	CONVERSION INTO THE ACCOUNT CURRENCY AT THE BANK'S SETTLEMENT RATE
<p>THE ACCOUNT CURRENCY IS THE SAME AS THE TRANSACTION CURRENCY for example, the account currency is EUR, the transaction currency is EUR</p>	<ul style="list-style-type: none"> • for Visa - NOT applicable • for Mastercard - the amount of the transaction in EUR is converted into USD at the Mastercard rate 	<ul style="list-style-type: none"> • for Visa - NOT applicable • for Mastercard - the amount of the transaction converted into USD is converted into EUR for debiting the account
<p>THE ACCOUNT CURRENCY IS DIFFERENT FROM THE TRANSACTION CURRENCY for example, the account currency is UAH, the transaction currency is EUR</p>	<ul style="list-style-type: none"> • for Visa - NOT applicable • for Mastercard - the amount of the transaction in EUR is converted into USD at the Mastercard rate 	<ul style="list-style-type: none"> • for Visa - the amount of the transaction in EUR is converted into UAH for debiting the account • for Mastercard - the amount of the transaction converted into USD is converted into UAH for debiting from the account
<p>ACCOUNT CURRENCY DIFFERS FROM TRANSACTION CURRENCY - THIRD CURRENCY for example, account currency is UAH, transaction currency is British pound</p>	<ul style="list-style-type: none"> • the amount of the transaction in GBP is converted to USD at the Visa/Mastercard rate 	<ul style="list-style-type: none"> • the USD - converted transaction amount is converted to UAH for debiting the account

*funds will be unlocked automatically after the debiting operation